

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: ESSAQUENA HARRIS NOY

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Case No.: 08-13132

Debtor(s)

CHAPTER 13 STANDING TRUSTEE FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/22/2008.
- 2) The case was confirmed on 09/17/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/17/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/03/2008.
- 5) The case was dismissed on 03/25/2009.
- 6) Number of months from filing to the last payment: 9
- 7) Number of months case was pending: 14
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 19,500.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 2,530.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 2,530.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 34.56
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 197.33
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 231.89

Attorney fees paid and disclosed by debtor	\$.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CHASE MANHATTAN MORT	SECURED	96,000.00	92,067.81	.00	.00	.00
CHASE MANHATTAN MORT	SECURED	NA	6,922.48	.00	.00	.00
JSL FUNDING GROUP	SECURED	7,123.30	22,503.59	.00	.00	.00
JSL FUNDING GROUP	SECURED	NA	654.89	654.89	.00	.00
OVERLAND BOND & INVE	SECURED	11,000.00	11,000.00	11,000.00	2,007.53	270.53
OVERLAND BOND & INVE	UNSECURED	359.04	607.57	607.57	.00	.00
VILLAGE OF DOLTON	SECURED	1,155.63	1,342.86	1,155.00	20.05	.00
VILLAGE OF DOLTON	OTHER	NA	NA	NA	.00	.00
INTERNAL REVENUE SER	PRIORITY	6,444.00	5,450.85	5,450.85	.00	.00
AMERICASH LOANS LLC	UNSECURED	1,972.77	2,089.53	2,089.53	.00	.00
CERTEGY CHECK SERVIC	UNSECURED	390.00	NA	NA	.00	.00
CHASE HOME FINANCE L	UNSECURED	8,248.22	.00	.00	.00	.00
CITY OF CHICAGO PARK	UNSECURED	100.00	381.00	381.00	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	986.90	NA	NA	.00	.00
CITY OF HAMMOND INDI	UNSECURED	231.50	NA	NA	.00	.00
FIRST CASH ADVANCE	UNSECURED	435.00	NA	NA	.00	.00
INTERNAL REVENUE SER	UNSECURED	167.00	356.19	356.19	.00	.00
NCI CAPITAL INVESTME	UNSECURED	1,748.00	2,355.66	2,355.66	.00	.00
NICOR GAS	UNSECURED	1,756.36	1,332.56	1,332.56	.00	.00
PAY DAY LOAN STORE	UNSECURED	639.74	NA	NA	.00	.00
SIR FINANCE	UNSECURED	785.00	1,164.00	1,164.00	.00	.00
UNITED ONLINE COLLEC	UNSECURED	27.45	NA	NA	.00	.00
US EMPLOYEES CREDIT	UNSECURED	400.00	603.17	603.17	.00	.00

<u>Scheduled Creditors:</u>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
MILTON NOY	OTHER	NA	NA	NA	.00	.00
MILTON NOY	OTHER	NA	NA	NA	.00	.00
MILTON NOY	OTHER	NA	NA	NA	.00	.00
US EMPLOYEES CREDIT	UNSECURED	NA	861.13	861.13	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	654.89	.00	.00
Debt Secured by Vehicle	11,000.00	2,007.53	270.53
All Other Secured	<u>1,155.00</u>	<u>20.05</u>	<u>.00</u>
TOTAL SECURED:	12,809.89	2,027.58	270.53
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>5,450.85</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	5,450.85	.00	.00
GENERAL UNSECURED PAYMENTS:	9,750.81	.00	.00

Disbursements:

Expenses of Administration	\$ 231.89
Disbursements to Creditors	\$ 2,298.11

TOTAL DISBURSEMENTS: \$ 2,530.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/21/2009

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.